

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-14689-SLM  
Chapter: 7  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicole Davis  
545 McChesney Street  
Orange, NJ 07050

Social Security No.:  
xxx-xx-1832

Employer's Tax I.D. No.:

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**NOTICE OF HEARING  
ON APPLICATION/MOTION TO CONVERT CASE**

An application/motion to convert the above-captioned case from Chapter 7 to Chapter 13, has been filed by Michelle Labayen on behalf of Nicole Davis.

Notice is hereby given that the Court will conduct a hearing on this matter to determine the application/motion for conversion N/A before the Honorable Stacey L. Meisel on:

Date:  
Time:  
Location:

Dated: May 10, 2018  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Nicole Davis  
 Debtor

Case No. 18-14689-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 169Page 1 of 2  
Total Noticed: 34

Date Rcvd: May 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2018.

db                    +Nicole Davis, 545 McChesney Street, Orange, NJ 07050-1218  
 517380040        +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517380042        +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 517380043        +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517380044        +Cavalry Services, LLC, PO Box 27288, Tempe, AZ 85285-7288  
 517380046        +City of Orange Township, 8189 Adams Dr., Hummelstown, PA 17036-8625  
 517380049        +Equifax, POB 740241, Atlanta, GA 30374-0241  
 517380050        +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517380051        +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 517380052        +Horizon Blue Cross, PO Box 317, Newark, NJ 07101-0317  
 517380054        +KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812  
 517380055        +Lincoln Court LLC, 357 Lincoln Ave, Orange, NJ 07050-2377  
 517380058        +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046  
 517380072        +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517380060        +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517380063        +Tempoe Llc, 1750 Elm St #1200, Manchester, NH 03104-2907  
 517380064        +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631  
 517380065        +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg                E-mail/Text: usanj.njbankr@usdoj.gov May 10 2018 23:27:36    U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg                +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 10 2018 23:27:34    United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr                +E-mail/Text: bnc@atlasacq.com May 10 2018 23:26:59    Atlas Acquisitions LLC, 294 Union Street, Attn: Avi Schild, Hackensack, NJ 07601-4303  
 cr                +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 10 2018 23:35:00    Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021  
 517380041        +E-mail/Text: g20956@att.com May 10 2018 23:28:12    AT&T, P.O Box 537104, Atlanta, GA 30353-7104  
 517380039        +E-mail/Text: EBNProcessing@afni.com May 10 2018 23:27:45    Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097  
 517414045        +E-mail/Text: bnc@atlasacq.com May 10 2018 23:26:59    Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 517380045        +Fax: 602-659-2196 May 10 2018 23:40:12    Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703  
 517380047        +E-mail/Text: Bankruptcy.Consumer@dish.com May 10 2018 23:27:33    Dish, PO Box 94063, Palatine, IL 60094-4063  
 517380048        +E-mail/Text: bankruptcynotices@dcicollect.com May 10 2018 23:28:11    Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
 517380053        +E-mail/Text: cio.bnmail@irs.gov May 10 2018 23:27:09    Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527  
 517380056        +E-mail/Text: camanagement@mtb.com May 10 2018 23:27:25    M & T Bank, Po Box 844, Buffalo, NY 14240  
 517380057        +E-mail/Text: bankruptcypdt@mcmcg.com May 10 2018 23:27:34    Midland funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 517380059        +E-mail/Text: nffcua@optonline.net May 10 2018 23:27:39    Newark Fireman FCU, Po Box 5086, Newark, NJ 07105-0086  
 517380062        +E-mail/Text: appebnmailbox@sprint.com May 10 2018 23:27:31    Sprint, P.O. Box 4191, Carol Stream, IL 60197  
 517380066        +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 10 2018 23:26:50    Verizon Wireless Bankruptcy, Administration, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517380061        ##+Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405

TOTALS: 0, \* 0, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ''##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 169

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com  
Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC kmcdonald@blankrome.com, bkgroup@kmllawgroup.com  
Michelle Labayen on behalf of Debtor Nicole Davis njchapter7@gmail.com, benitezgiovanna@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5